

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RUTH M ROMAN

Case No. 16-29204

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/30/2017.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,606.55
Less amount refunded to debtor	\$1,532.63

NET RECEIPTS:

\$73.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$73.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$73.92

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	6,583.00	5,472.86	5,472.86	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,786.00	1,786.34	1,786.34	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,537.00	1,537.55	1,537.55	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	641.00	641.98	641.98	0.00	0.00
CHASE CC	Unsecured	5,985.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	5,811.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	5,702.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	4,797.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,790.00	NA	NA	0.00	0.00
CITI	Unsecured	3,299.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	2,400.00	2,400.00	2,400.00	0.00	0.00
DISCOVER BANK	Unsecured	9,305.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	9,080.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,285.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	920.00	943.50	943.50	0.00	0.00
DSNB MACYS	Unsecured	487.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	286.00	286.06	286.06	0.00	0.00
MIDLAND FUNDING	Unsecured	407.00	407.11	407.11	0.00	0.00
MIDWEST IMAGING PROFESSIONALS	Unsecured	82.00	NA	NA	0.00	0.00
ONEMAIN	Unsecured	NA	4,465.26	4,465.26	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	NA	8,716.66	8,716.66	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	118,831.47	113,842.53	118,831.47	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Unsecured	NA	NA	4,988.94	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	4,988.94	4,988.94	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,216.00	2,216.90	2,216.90	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	6,679.00	6,679.28	6,679.28	0.00	0.00
PRESENCE OUR LADY OF RESURREC	Unsecured	359.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,797.00	2,797.18	2,797.18	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	399.00	399.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,857.00	1,876.57	1,876.57	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,181.00	4,181.59	4,181.59	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	22,706.00	23,488.48	23,488.48	0.00	0.00
SALLIE MAE	Unsecured	21,541.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	12,396.00	NA	NA	0.00	0.00
SALLIE MAE BANK	Unsecured	7,941.00	8,178.83	8,178.83	0.00	0.00
SALLIE MAE BANK	Unsecured	18,469.00	19,068.70	19,068.70	0.00	0.00
SALLIE MAE BANK	Unsecured	NA	12,796.03	12,796.03	0.00	0.00
SALLIE MAE BANK	Unsecured	6,765.00	22,519.53	22,519.53	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	4,305.00	NA	NA	0.00	0.00
SYNCB	Unsecured	407.00	NA	NA	0.00	0.00
SYNCB	Unsecured	2,535.00	NA	NA	0.00	0.00
SYNCB	Unsecured	672.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	458.00	489.40	489.40	0.00	0.00
US DEPT OF ED NELNET	Unsecured	7,000.00	79,784.84	79,784.84	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	6,485.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	6,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	5,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,489.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,750.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,250.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,779.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,583.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$118,831.47	\$0.00	\$0.00
Mortgage Arrearage	\$4,988.94	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$123,820.41	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$216,122.59	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$73.92</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$73.92**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.